

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA  
REPORT OF ACTION TAKEN  
MEETING OF CREDITORS

In re:

FERNANDO J TORRES

Case No. 11-05979-ESL

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO

<b>I. Appearances</b>			<b>Date &amp; Time:</b> 8/23/2011 10:00:00AM  [ ] R      [ ] NR      LV:  [ ] This is debtor(s) 0 Bankruptcy filing.  <b>Creditors:</b>
Debtor	[ ] Present	[ ] Absent	
Joint Debtor	[ ] Present	[ ] Absent	
Attorney for Debtor	[ ] Present	[ ] Absent	
[ ] Prose			
[ ] Substitute			
<b>II. Oath Administered</b>			
[ ] Yes		[ ] No	
<b>III. Plan</b>			
Date: 07/14/2011      Base: \$7,200.00      Payments 0 made out of due.			
Confirmation Hearing Date: 9/14/2011 9:00:00AM			
Evidence of Pmt shown:			
<b>Attorney's fees as per R. 2016(b)</b>			
\$3,000.00 - \$146.00 = \$2,854.00			
<b>IV. Status of Meeting</b>			
[ ] Closed      [ ] Not Held      [ ] Held/Continued			
[ ] Held/Not Closed			
[X] Continued			
Continued Date: 9/26/2011 10:30:00AM			
Comments:			
[ ] M.T.D. to be filed by Trustee: Debtor(s) failed to: [ ] Appear: [ ] Commence payments			
[ ] Keep payments current [ ] does (do) not qualify as a debtor (§109):			
[ ] MTD Already filed, see Docket:			
[ ] Other:			

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(Cont.)

Trustee's Report on Confirmation

FAVORABLE

UNFAVORABLE

- Feasibility
- Insufficiently funded
- Unfair discrimination
- Fails disposable income
- Fails liquidation value test
- Insuarence quote

- No provision for secured creditor(s)
- Treat value of collateral separately
- No provision for insurance
- Tax returns missing
  - State - years
  - Federal - years

Pending/Items/ Documents:

- Assumption/Rejection executory contract
- Appraisal
- DSO Recipient's Information
- Evidence of being current with DSO
- Evidence of income

- Business Documents
  - Monthly reports for the months
- Public Liability Insurance
- Premises
- Vehicle(s):
- Licenses issued by:

COMMENTS

Due to tropical storm Irene, Chapter 13 Office was without power from Monday August 22 to Wednesday, August 24, 2011. Consequently, all meeting of creditors scheduled for these says could not be held. Attorney for debtor(s) to notice the rescheduled date and time and, file a certificate of service with the court.

s/Alejandro Oliveras

Trustee/Presiding Officer

Date: 08/23/2011

(Rev. 02/11)